AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application.

Claims 1-29. (Canceled)

Claim 30. (Currently Amended) A method for fulfilling a request by a consumer to redeem rewards from a rewards account, the rewards account associated with a transaction account maintained by a financial institution and representing a dollar-value balance of rewards accrued to the consumer based on purchase transactions made by the consumer through the transaction account, comprising:

> electronically presenting to the consumer a web interface for managing the rewards account, the interface <u>presented by a financial transactions computer system over a</u> <u>network and</u> providing a plurality of redemption options for selection by the consumer, including an option to redeem at least a portion of the dollar-value balance through an electronic deposit to a bank account and at least one other option selected from the group consisting of:

>> an option to redeem at least a portion of the dollar-value balance through a merchant certificate;

>> an option to redeem at least a portion of the dollar-value balance through a credit to the transaction account; and

>> an option to redeem at least a portion of the dollar-value balance through a charitable gift;

receiving, via the web interface, a selection by the consumer of the option to redeem at
least a portion of the dollar-value balance through an electronic deposit to a bank
account;

electronically presenting to the consumer, via the web interface, a field for the consumer
to enter information identifying the bank account;

electronically presenting to the consumer, via the web interface, a field for the consumer
to enter information specifying a selected redemption amount, the selected
redemption amount being less than or equal to the dollar-value balance;

receiving, via the web interface, consumer-entered information identifying the bank
account and the selected redemption amount;

debiting the rewards account by the selected redemption amount; and

initiating an electronic funds transfer over a financial transactions network, using the
information identifying the bank account, to the bank account in the amount of the
selected redemption amount.

Claim 31. (Previously Presented) The method of claim 30 wherein the information identifying

the bank account comprises a name associated with the bank account and ABA routing

information.

Claim 32. (Previously Presented) The method of claim 30 wherein the financial transaction

network routes Automated Clearing House transactions.

Claim 33. (Previously Presented) The method of claim 30 wherein the bank account is a

checking account or savings account.

Claim 34. (Previously Presented) The method of claim 30 wherein the bank account is an investment account.

Claim 35. (Previously Presented) The method of claim 30 wherein the bank account is maintained by a second financial institution.

Claim 36. (Previously Presented) The method of claim 30 further comprising:

>   electronically presenting to the consumer, via the web interface, a field for the consumer to enter information specifying a periodic time interval; and

>   initiating regular electronic funds transfers over the financial transactions network to the bank account in the amount of the selected redemption amount according to the specified periodic time interval.

Claim 37. (Previously Presented) The method of claim 30 further comprising:

>   electronically presenting to the consumer, via the web interface, a field for the consumer to enter information specifying a threshold value;

>   determining that the dollar-value balance of the rewards account exceeds the specified threshold value; and

>   initiating, in response to determining the threshold value has been exceeded, an electronic funds transfer over the financial transactions network to the bank account in the amount of the threshold value.

Claim 38. (Previously Presented) The method of claim 30 further comprising:

>   retrieving from a database one or more records identifying one or more previously specified bank accounts; and

electronically presenting to the consumer, via the web interface, a user-selectable option

to specify one of the one or more previously specified bank accounts identified in

the retrieved records as the recipient of the electronic deposit.

Claim 39. (Currently Amended) A method for redeeming rewards in a financial transaction<u>s</u>

<u>computer </u>system, the rewards having accrued in a rewards account associated with a transaction

account maintained by a financial institution and representing a dollar-value balance of rewards

accrued based on purchase transactions made through the transaction account, comprising:

electronically accessing a web interface for managing the rewards account, the interface

<u>presented by the financial transactions computer system over a network and </u>having

a plurality of redemption options for selection, including an option to redeem at

least a portion of the dollar-value balance through an electronic deposit to a bank

account and at least one other option selected from the group consisting of:

an option to redeem at least a portion of the dollar-value balance through a

merchant certificate;

an option to redeem at least a portion of the dollar-value balance through a credit

to the transaction account; and

an option to redeem at least a portion of the dollar-value balance through a

charitable gift;

electronically selecting, through the web interface, the option to redeem at least a portion

of the dollar-value balance through an electronic deposit to a bank account;

electronically designating, through the web interface, information identifying the bank

account; and

electronically designating, through the web interface, a selected redemption amount less

than or equal to the dollar-value balance to be debited from the rewards account

for transfer to the bank account.

Claim 40. (Previously Presented) The method of claim 39 wherein the information identifying

the bank account comprises a name associated with the bank account and ABA routing

information.

Claim 41. (Currently Amended) The method of claim 39 wherein [[the]] a financial transactions

network routes Automated Clearing House transactions.

Claim 42. (Previously Presented) The method of claim 39 wherein the bank account is a

checking account or savings account.

Claim 43. (Previously Presented) The method of claim 39 wherein the bank account is an

investment account.

Claim 44. (Previously Presented) The method of claim 39 wherein the bank account is

maintained by a second financial institution.

Claim 45. (Currently Amended) The method of claim 39 further comprising:

electronically designating, via the web interface, information specifying a periodic time

interval for regular transfers of electronic funds over [[the]] a financial transactions

network to the bank account in the amount of the selected redemption amount.

Claim 46. (Currently Amended) The method of claim 39 further comprising:

electronically designating, via the web interface, information specifying a threshold value

for electronic transfers of funds over [[the]] a financial transactions network to the

bank account in the amount of the threshold value, the transfers to occur whenever

the dollar-value balance of the rewards account exceeds the specified threshold

value.

Claim 47. (Previously Presented) The method of claim 39 wherein the step of electronically

designating the bank account comprises: electronically selecting a bank account, via the web

interface, from a list of previously designated bank accounts.

Claim 48. (Currently Amended) A system for facilitating the redemption of rewards comprising:

a financial transactions computer configured for administering:

(a) a transaction account of a consumer maintained by a financial institution; and

(b) a rewards account associated with the transaction account and representing a dollar-

value balance of rewards accrued based on purchase transactions made through the

transaction account;

a web interface for allowing the consumer to manage the rewards account, the interface

comprising:

a plurality of redemption options for selection, including an option to redeem at

least a portion of the dollar-value balance through an electronic deposit to a

bank account and at least one other option selected from the group

consisting of:

an option to redeem at least a portion of the dollar-value balance through a

merchant certificate;

an option to redeem at least a portion of the dollar-value balance through a

credit to the transaction account; and

an option to redeem at least a portion of the dollar-value balance through a

charitable gift;

a field for designation of information identifying a bank account, for presentation

when the option to redeem at least a portion of the dollar-value balance

through an electronic deposit to a bank account has been selected; and

a field for designation of a selected redemption amount to be debited from the

rewards account; and

a financial transactions network for electronically transferring funds in the selected

redemption amount to the bank account.

Claim 49. (Previously Presented) The system of claim 48 wherein the financial transactions network routes Automated Clearing House transactions.

Claim 50. (Previously Presented) The system of claim 48 wherein the bank account is maintained by a second financial institution.

Claim 51. (Previously Presented) The system of claim 48, the web interface further comprising:

a field for specifying a periodic time interval for regular electronic transfers of funds over

the financial transactions network to the bank account in the amount of the selected

redemption amount.

Claim 52. (Previously Presented) The system of claim 48, the web interface further comprising:

a field for specifying a threshold value for determining that the dollar-value balance of

the rewards account is excessive, and for electronically transferring funds over the

financial transactions network to the bank account in the amount of the threshold

value.

Claim 53. (Previously Presented) The system of claim 48 further comprising a database

containing one or more records identifying one or more previously specified bank accounts, and

wherein the web interface further comprises a user-selectable option to specify one of the one or

more identified bank accounts as the recipient of the electronic deposit.